

United States Bankruptcy Court  
District of Oregon

In re:  
Elbert G Garboden  
Sherry L Garboden  
Debtors

Case No. 15-35133-rld  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0979-3

User: Admin.  
Form ID: DTC

Page 1 of 1  
Total Noticed: 22

Date Rcvd: Jan 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2017.

db/jdb  
cr +Elbert G Garboden, Sherry L Garboden, 16102 NE San Rafael, Portland, OR 97230-5254  
+CitiMortgage, Inc., C/O ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200,  
P.O. Box 17933, San Diego, CA 92177-7921  
cr +Wells Fargo Bank N.A. dba Wells Fargo Dealer Servi, P.O. Box 3569,  
Rancho Cucamonga, CA 91729-3569  
101096465 Bank of America, PO Box 650070, Dallas, TX 75265-0070  
101096466 Bank of America, PO Box 851001, Dallas, TX 75285-1001  
101096470 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot Credit Services, PO Box 78011,  
Phoenix, AZ 85062-8011)  
101096468 Citi Mortgage, PO Box 689196, Des Moines, IA 50368-9196  
101207401 +Credit First NA, PO Box 818011, Cleveland, OH 44181-8011  
101096469 Firestone/Credit First NA, PO Box 81344, Cleveland, OH 44188-0344  
101224674 +Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001  
101096476 Wells Fargo Card Services, PO Box 30086, Los Angeles, CA 90030-0086  
101096477 Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

+E-mail/Text: ZyCredit.A.User@lesschwab.com Jan 11 2017 02:00:54  
Les Schwab Tire Centers of Portland Inc, POB 5350, Bend, OR 97708-5350  
101096467 E-mail/PDF: gecsedirecoverycorp.com Jan 11 2017 01:47:27 Chevron/Synchrony Bank,  
PO Box 530950, Atlanta, GA 30353-0950  
101096471 E-mail/Text: cio.bncmail@irs.gov Jan 11 2017 02:00:22 Internal Revenue Service,  
PO Box 7346, Philadelphia, PA 19101-7346  
101096472 +E-mail/Text: ZyCredit.A.User@lesschwab.com Jan 11 2017 02:00:54 Les Schwab, PO Box 5350,  
Bend, OR 97708-5350  
101096473 +E-mail/Text: bankruptcy.revenue@oregon.gov Jan 11 2017 02:00:13 ODR,  
955 Center Street, NE Room 353, Attn: Bankruptcy Unit, Salem, OR 97301-2555  
101096474 E-mail/Text: bankruptcy@onpointcu.com Jan 11 2017 02:01:22 OnPoint Community Credit Union,  
PO Box 3750, Portland, OR 97208  
101225533 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 11 2017 01:56:58  
Portfolio Recovery Associates, LLC, c/o 76 Personal Credit Card, POB 41067,  
Norfolk VA 23541  
101225512 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 11 2017 01:56:26  
Portfolio Recovery Associates, LLC, c/o Chevron And Texaco Credit Card, POB 41067,  
Norfolk VA 23541  
101169368 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 11 2017 01:47:49 PYOD LLC,  
c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
101096475 E-mail/PDF: gecsedirecoverycorp.com Jan 11 2017 01:47:47 Phillips 66 Co/SYNCB,  
PO Box 530942, Atlanta, GA 30353-0942

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 12, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2017 at the address(es) listed below:  
NONE.

TOTAL: 0

**UNITED STATES BANKRUPTCY COURT**  
**District of Oregon**

U.S. BANKRUPTCY COURT  
DISTRICT OF OREGON  
**FILED**

In re  
**Elbert G Garboden**  
**Sherry L Garboden**  
Debtor(s)

)  
) Case No. **15-35133-rld7**  
)  
) ORDER DISCHARGING  
) TRUSTEE AND  
) CLOSING CASE  
)  
)

January 10, 2017  
Clerk, U.S. Bankruptcy Court  
BY ljr DEPUTY

The trustee of the above debtor's estate, if one has been appointed, has:

1. (If Chapter 7 case) either filed a report of no assets or reduced the property and effects of the debtor's estate to cash;
2. Fully administered any estate funds and property on hand; and
3. Performed all other and further duties required to date in the administration of said estate.

**IT IS THEREFORE ORDERED** that, if a trustee has been appointed, upon filing any final report or account required by the UST, and without further court order, the trustee shall be discharged as the trustee of the debtor's estate.

**IT IS FURTHER ORDERED** that this case is closed; the case will be closed only for administrative purposes if this case was dismissed; and the court shall retain jurisdiction over any adversary proceeding pending at the time of closure.

Clerk, U.S. Bankruptcy Court